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Thomas Duryea
President and CEO
Summit State Bank
PO Box 6188
Santa Rosa, CA 95406
(707) 568-4920
tduryea@summitstatebank.com

Summit State Bank Loans \$9.2 million for Purchase of Alzheimer's Care Facility in Petaluma

Santa Rosa, CA – (February 17, 2009) – Summit State Bank (NASDAQ: SSBI) funded a \$9.2 million loan in support of the purchase of Adobe House in Petaluma. Wilkinson Real Estate purchased the facility, which serves the needs of seniors living with Alzheimer's and other memory loss related conditions.

“The financial strength of Summit State Bank has allowed us to increase our business lending at a time when the community needs it the most,” commented Thomas Duryea, President and CEO of Summit State Bank. “As Sonoma County’s highest rated bank, according to Bauer Financial, we are proud to support the essential needs of our community.”

Wilkinson Real Estate selected Grace Management to manage the facility. Grace Management has been providing excellent care to those stricken with Alzheimer's disease, dementia and other forms of memory loss since 1984. They offer a specialized program of care designed to provide a safe and secure environment and support the special needs of each resident.

The Petaluma community benefits significantly from the purchase of the Adobe House, one of the largest and most experienced care facilities in the Bay Area. Opened in 1996 with 40 resident rooms, the nursing and support staff has extensive training in all aspects of caring for those living with memory loss and related conditions. Near term, plans include updating and remodeling both the facility’s public and private areas. The Adobe House also provides programs in the community that increase awareness of senior’s special needs.

About Summit State Bank: Summit State Bank has total assets of \$364 million and total equity of \$56 million at December 31, 2008. Headquartered in Sonoma County, the Bank provides diverse financial products and services throughout Sonoma, Napa, San Francisco, and Marin Counties. Summit State Bank stock is traded on the Nasdaq Global Market under the symbol SSBI. Further information can be found at www.SummitStateBank.com.

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